

Retiree Report

November, 2000

A Quarterly Publication from the
Fairfax County Retirement Agency

Open Season Returns

County to hold first fall open enrollment

For the first time ever, the Department of Human Resources will hold its benefits open enrollment in the month of November, eliminating the traditional April open enrollment period for health and dental insurance changes. Retirees can add or drop spouses and dependents or change health or dental plans during this time.

This scheduled change brings the County's open enrollment in line with other large area employers, including the federal government and Fairfax County Public Schools.

Changes made during the fall open enrollment will become effective January 1, 2001.

A special *Courier* supplement with more detailed information is enclosed in this envelope.

Human Resources staff answered the following questions for readers.

Q. Will the rates be changing in January for any of the benefit plans?

A. Rates will remain the same for all benefit plans **except** Kaiser Senior Advantage. There will be no other rate changes before January 2002. In addition to the rate increase for Kaiser Senior Advantage, only current Kaiser members are eligible to join Senior Advantage. *See page 4 for more information.*

Q. & A. continued on page 6

Retirees and spouses with County health insurance are required to

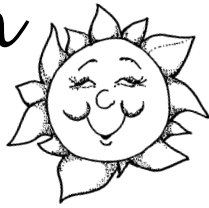
submit a copy of their Medicare card showing that they have both Part A and Part B coverage as soon as they become eligible to receive it. Retirees should apply for Medicare Part B 3 months prior to their 65th birthday and submit proof of coverage to the Retirement Agency as soon as they receive their card. Those who forget or those who choose not to accept Part B will be placed in the County's penalty group and will have to pay, out-of-pocket for any medical expenses that

Medicare would have paid. Remember, while you have to pay for Medicare Part B, those retirees enrolled in FairChoice+ with Medicare coverage receive a lower rate than those without Medicare. Do not turn down Medicare Part B coverage - it can be a costly mistake for you and your family. Medicare will also add a 10% penalty to your premium for Part B for each 12 months that you could have been covered by Part B but elected not to enroll. The only exception is for periods when you were covered by an employers' (not retirees') health insurance plan through your or your spouse's employer.

What's Inside?

Spotlight on The Agency	2
F.Y.I. - Phone Numbers	2
Health Insurance Rates	3 & 4
Trustee Tracking	5
Dental Insurance Rates	6

Spotlight on The Retirement Agency



Christopher Colandene joined the staff of the Retirement Agency in 1996 as Senior Benefits Analyst. In addition to his other responsibilities, ensuring that retirees receive their annuity check on time is one of his highest priorities.

Chris is a graduate of James Madison University with a Bachelor's degree in Accounting. He went on from there to receive his Masters from George Mason University. Prior to joining the Retirement Agency, Chris worked for 8 years as a payroll clerk and accounting technician in Human Resources.

Chris lives in Fairfax City with his wife of seven years, their two children, and dog named

Betsy. He loves his short commute to work which allows him extra time for the fun in his life. He's a USSF certified soccer referee in which role he coached his niece's team for several seasons. He played co-ed soccer with his wife in the Vienna Youth Soccer League's parent's league and he looks forward to the day he can coach his daughter on the soccer field.

Chris hopes to make a little more time for golf now that his father is retired and a willing partner (adversary). Having most of his family members and in-laws in the immediate area is a special bonus.

As a Certified Public Accountant (CPA) since May 1994 and a past President of the Fairfax County "B-2 Toastmasters Club", you can see Chris keeps himself busy.

He considers himself lucky to work with a team of talented and dedicated people who can be depended upon to get the job done each month.

Often the staff in an office are just voices on the other end of the phone or a name you hear in passing. Each upcoming issue of Retiree Report will spotlight one individual of the Retirement Agency staff in an effort to help you get to know them better.

F.Y.I.

In response to requests from retirees for information direct from the Department of Human Resources with regards to Health, Dental and Life Insurance, and 457 plan withdrawal information*, the following phone numbers may be useful to you:

Benefits	Main Number	703-324-4917
Health & Dental Insurance	Doug Sachs	703-324-3316
Life Insurance	Tram Nguyen	703-324-3437
Deferred Compensation	Paul Brown	703-324-4916

As a reminder, **please try to resolve claim issues directly with your insurance carrier.** Fairfax County employees do not have access to your personal account information with regards to claim processing. Human Resources and Retirement Agency staff are available to assist you with enrollment, change, and payroll deduction issues. The following phone numbers are plan specific:

FairChoice+ • 800-441-1164

Blue Cross Blue Shield Out-of-Area • 800-441-1164

Kaiser Permanente • 301-468-6000

CIGNA • 800-832-3211

Dental Benefit Providers • 1-800-445-9090

Dominion Dental Services • 1- 888-391-3374

Deferred Compensation Information*

ICMA • 1-800-669-7400

T. Rowe Price • 1-888-457-5770

VALIC • 1-888-568-2542

CY 2001 Health Insurance Monthly Premiums for Retirees

Health Insurance Plan Options

FAIRCHOICE+*

	Under 55 (without subsidy)	55 and over or on Disability Retirement (includes subsidy)
Individual (non-smoker) -----	232.71	132.71
Individual -----	243.71	143.71
2 Individuals (non-smokers) -----	457.32	357.32
2 Individuals (1 non-smoker) -----	468.32	368.32
2 Individuals -----	479.32	379.32
1 Individual w/Medicare (non-smoker) -----	162.52	62.52
1 Individual w/Medicare -----	173.52	73.52
1 Indiv. w/Medicare; 1 w/o Medicare (2 non-smokers) -----	391.82	291.82
1 Indiv. w/Medicare; 1 w/o Medicare (1 non-smoker) -----	402.82	302.82
1 Indiv. w/Medicare; 1 w/o Medicare -----	413.82	313.82
2 Indiv. w/Medicare (2 non-smokers) -----	321.63	221.63
2 Indiv. w/Medicare (1 non-smoker) -----	332.63	232.63
2 Indiv. w/Medicare -----	343.63	243.63
Family (2 non-smokers) -----	672.57	572.57
Family (1 non-smoker) -----	683.57	583.57
Family -----	694.57	594.57

IMPORTANT: The INOVA doctors will not be renewing their contracts with Trigon/FairChoice effective December 1, 2000. Affected employees will be receiving notification letters and can change networks during open enrollment. Most of the INOVA doctors participate in Capital Care/FairChoice.

OUT-OF-AREA*

Individual (non-smoker) -----	302.02	202.02
Individual -----	313.02	213.02
2 Individuals (non-smokers) -----	606.69	506.69
2 Individuals (1 non-smoker) -----	617.69	517.69
2 Individuals -----	628.69	528.69
1 Individual w/Medicare (non-smoker) -----	165.56	65.56
1 Individual w/Medicare -----	176.56	76.56
1 Indiv. w/Medicare; 1 w/o Medicare (2 non-smokers) -----	488.42	388.42
1 Indiv. w/Medicare; 1 w/o Medicare (1 non-smoker) -----	499.42	399.42
1 Indiv. w/Medicare; 1 w/o Medicare -----	510.42	410.42
2 Indiv. w/Medicare (2 non-smokers) -----	358.01	258.01
2 Indiv. w/Medicare (1 non-smoker) -----	369.01	269.01
2 Indiv. w/Medicare -----	380.01	280.01
Family (2 non-smokers) -----	858.41	758.41
Family (1 non-smoker) -----	869.41	769.41
Family -----	880.41	780.41

CIGNA**

Individual -----	210.05	110.05
2 Individuals -----	411.11	311.11
Family -----	613.03	513.03

health insurance rates are continued on page 4 and dental rates can be found on page 6

*Non-smoker rates take effect only after members return certification forms indicating that they have not used any tobacco product for the last consecutive 24 month period. Maternity coverage is included in the prices above at no additional cost.

**Please Note: CIGNA does not provide a Medicare Risk Plan - If you are age 65 or over, DO NOT choose CIGNA as your provider.

CY 2001 Health Insurance Monthly Premiums for Retirees

Health Insurance Plan Options

KAISER-PERMANENTE

	Under 55 (without subsidy)	55 and over or on Disability Retirement (includes subsidy)
Individual -----	208.15	108.15
2 Party -----	421.52	321.52
Family -----	631.49	531.49
Individual w/Medicare (Medicare Cost)*** -----	165.57	65.57
2 Individuals w/Medicare (Medicare Cost)*** -----	330.67	230.67
1 Indiv. w/Medicare; 1 w/o Medicare (Medicare Cost)*** -----	353.19	253.19

***Only available to those enrolled in these plans prior to July 1, 1998.

New Rates

SENIOR ADVANTAGE (KAISER) (Effective 01/01/01 through 12/31/01)

Individual w/Medicare - Medicare HMO -----	150.79	50.79
2 Individuals w/Medicare - Medicare HMO -----	301.58	201.58
1 Indiv. w/Medicare; 1 w/o Medicare - Medicare HMO -----	353.99	253.99

Important Information about Kaiser Senior Advantage

1. **Only current Kaiser members are eligible to join Senior Advantage** and only during the three months prior to their date of initial eligibility for Medicare Part B.

That means that if a retiree/dependent is turning 65 and their Medicare becomes effective December 1, he or she must apply (with a copy of his or her Medicare Card) only during September, October or November.

If an employee/dependent in Kaiser is planning to retire on December 1 and is over 65, he or she must apply for Senior Advantage and submit along with a copy of the new Medicare card in the three months prior to the effective date of Part B.

If a retiree/dependent in Kaiser becomes eligible for Medicare Part B sometime after retirement due to disability, he or she must apply for Senior Advantage and submit along with a copy of the new Medicare card in the three months prior to the effective date of Part B.

2. Any Medicare-eligible retirees (or new retirees) who miss these deadlines may remain in regular Kaiser. However, they are still required to maintain Part B coverage and pay the full Kaiser rates. A new spouse who already has Medicare but has not been in Kaiser is NOT eligible for Senior Advantage and must remain in Kaiser.

Also, during open enrollment or when there is a qualifying change in family circumstances, a retiree with Medicare may switch to Kaiser but they must be placed in the regular Kaiser with Medicare group and pay the full rate while maintaining Part B coverage.

All Rates listed in this newsletter are effective January 1, 2001 through December 31, 2001

If you are currently **NOT** enrolled in a County-offered health plan, you are **NOT** eligible to join one!

and Remember!

If you drop your health or dental coverage, you will **NEVER** be able to get it back!

Get to Know Your Trustees

While many retirees are familiar with their System's Board of Trustees, others may not know anything at all about the people who are charged with the proper operation of the System to which they belong. This quarter's column, featuring Major Robert Fitzpatrick, the President of the Police Officers Retirement Board of Trustees, is the second of what will be a regular feature to help you get to know the Trustees of the Police Officers, Supplemental, and Uniformed Retirement Systems Boards.

The Board of Trustees of the Police Officers Retirement System consists of five trustees.

Trustee Tracking

A native northern Virginian, **Robert "Bob" Fitzpatrick** grew up in Fairfax County in McLean, VA. After graduating from George Mason University with a BS in Criminal Justice, he started his career with the Fairfax County Police Department in January, 1978. He also received a Masters Degree in Forensic Sciences from the George Washington University.

Bob has worked in a variety of assignments within the Police Department, including patrol, Applicant Investigations, Public Safety Communications Center, Tactical Section, Crime Scene Section, Financial Resources Division, and his current position in the Administrative Support Bureau. One of his favorite assignments was as commander of the McLean District Station, which provided him the opportunity to work within the community where he was raised. He also had the opportunity to serve on several County task forces, including the Compensation Task Force, which allowed him to gain a greater knowledge of other County agencies and to work towards improvements for all employees.

As a trustee of the Police Officers Retirement Board, he was able to assist Vice President Jack Hurlock with his proposal to increase the retirement percentage multiplier to 2.8% for active members, along with obtaining a 12% increase in salary benefits for regular service police retirees. This was a big step for the System, however the diligence of past board members in selecting and evaluating productive investment managers helped greatly to make this happen financially, while assistance from the police retirees was important towards the success of the proposal.

When not working, Bob spends time coaching his sons in various sporting activities, along with a great deal of help from his wife, Sally. Although coaching takes up most of his free time, it gives him a chance to be with his children, help them to enjoy sports, and have fun. This year his youngest child has started football, and he's taken on the challenge of being the head coach of his "Anklebiter" team. Imagine spending two hours everyday during the month of August with seven, eight, and nine year olds while developing them into football players. This is not for the faint of heart, or mind. But, they certainly learn a great deal and are coming along, hopefully for a successful season. With a coach like Bob, how can they lose?

Dental Plan Options	Monthly Premium
<i>DENTAL BENEFIT PROVIDERS DHMO (DBP)</i>	
Individual -----	16.10
2 Individuals -----	27.36
Family -----	37.92
<i>DOMINION DHMO</i>	
Individual -----	13.98
2 Individuals -----	23.90
Family -----	33.90
<i>DOMINION PPO</i>	
Individual -----	35.54
2 Individuals -----	60.74
Family -----	83.82

The County does NOT contribute toward the dental premiums.

Premiums are deducted monthly, in the month prior to coverage.

Dental Notes:

There are NO claim forms to file under a DHMO plan for general dentistry. Any specialty care may require a referral. For questions or to acquire forms, call DDS Customer Service at **1-888-518-5338**.

Dominion PPO - The new plan year maximums and deductibles begin again on January 1, 2001, for the calendar year. The 12-month maximum benefit that begins in calendar year 2001 will be \$1,500 per person for in-network and \$1,000 per person for out-of-network. Effective July 1, 2000, claim forms for the PPO plan should be mailed to:

Dominion Dental Services, Inc.
111 Ryan Court, Suite 300, Pittsburgh, PA 15205-1324
1-888-391-3374

Please note that the PPO plan requires all dentists to obtain pre-approval for many services. See pages 30-31 in the Benefit Summary Handbook for more details.

Q. & A. continued from page 1

Q. If I signed up for a new health plan at the last open enrollment in April, can I change to a new plan during the open enrollment in November?

A. Even if you made changes last April, you may change again this fall. You will be locked in to your election from January through December 31, 2001, unless you have a change in family circumstance as defined by the IRS.

Q. If I don't want any changes, do I still need to enroll in anything?

A. No. If you are not making any changes to health or dental coverage, you do not need to submit any forms for those benefits at this time.

For information on the **Fairfax County Retired Police Officers Association**, call James Covell at 703-426-2781.

Fairfax County Fire and Rescue Retirement Association annual dues is \$20.

For information on the **Fairfax County Retired Employees Association**, call Shirley Painter at 703-425-6371. Annual dues is \$5, Lifetime membership \$50.

Retiree Report

A Quarterly Publication from the
Fairfax County Retirement Agency